

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Alan Kay et al
Application No. : 09/626,838
For : **System and Method of Transaction Settlement Using Trade
Credit**
Filed : July 27, 2000
Examiner : Lalita M. Hamilton
Art Unit : 3691

Mail Stop: Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

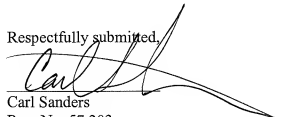
COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Under 37 C.F.R. §1.104(e), reasons for allowance are intended only as a supplement to the "record as a whole" when that record is not clear, and shall not be treated as a substitute for the record or in a manner inconsistent with the record. Thus, applicant accepts the examiner's reasons only to the extent that they are consistent with the record as a whole prior to the Examiner's statement of reasons for allowance, and does not accept any claim interpretation that is broader or narrower than that afforded by the record as a whole prior to the examiner's statement of reasons for allowance. No limitation or construction should be inferred from the examiner's statement under rule 104(e).

Date: 12/31/2007

KILPATRICK STOCKTON LLP
1001 West Fourth Street
Winston-Salem, NC 27101
(336) 607-7474 (voice)
(336) 734-2629 (fax)

Respectfully submitted,


Carl Sanders
Reg. No. 57,203